## AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

## Listing of Claims:

Claims 1-78 (Cancelled)

79. (New) A multifunction card device comprising:
a wiring substrate on which external connection
terminals are formed; and

a plurality of semiconductor chips mounted over the wiring substrate, the plurality of semiconductor chips including:

a first semiconductor chip having an interface controller and coupled to the external connection terminals, and

a second semiconductor chip having a memory and coupled to the interface controller,

wherein the interface controller has a plurality of interface control modes for controlling an external interface action to an outside of the multifunction card device and a memory interface action to the memory, the interface controller being adapted to control the external interface action and the memory interface action by one of

the interface control modes according to an instruction from outside of the multifunction card device,

wherein the interface control modes include a first interface control mode, a second interface control mode and a third interface control mode,

wherein the external connection terminals include first, second and third groups of terminals corresponding to the first, second and third interface control modes, respectively, and common terminals,

wherein the common terminals include a clock input terminal, a power supply terminal and a ground terminal,

wherein the first group of terminals includes four data terminals and a command input terminal,

wherein the second group of terminals includes eight data terminals and a command input terminal, and

wherein the third group of terminals includes four data terminals, an insertion/removal detection terminal and a bus status terminal.

80. (New) A multifunction card device according to claim 79,

wherein a third semiconductor chip of the plurality of semiconductor chips or the first semiconductor chip has a security controller,

wherein the security controller is coupled to the interface controller and to the external connection terminals, and

wherein the multifunction card device further includes a fourth group of terminals for the security controller.

81. (New) A multifunction card device according to claim 80,

wherein the fourth group of terminals includes a clock terminal, a data input/output terminal, a reset terminal, and a power supply terminal.

82. (New) A multifunction card device according to claim 80,

wherein the security controller performs a security process according to a signal state of the external connection terminals or an action command given from the interface controller.

83. (New) A multifunction card device according to claim 82,

wherein the multifunction card device has an internal antenna, and

wherein a non-contact interface for the security controller is provided by the internal antenna.

84. (New) A multifunction card device according to claim 83, further comprising:

external antenna connection terminals coupled to an external antenna, and

a switching circuit adapted to selectively couple the external antenna connection terminals to the security controller or the internal antenna.

85. (New) A multifunction card device comprising: a wiring substrate;

external connection terminals disposed on the wiring
substrate;

an interface controller disposed on the wiring substrate and coupled to the external connection terminals; and

a memory disposed on the wiring substrate and coupled to the interface controller,

wherein the interface controller has a plurality of interface control modes for controlling an external interface action to an outside of the multifunction card device and a memory interface action to the memory, the

interface controller being adapted to control the external interface action and the memory interface action by one of the interface control modes according to an instruction from outside of the multifunction card device,

wherein the interface control modes include a first interface control mode, a second interface control mode and a third interface control mode,

wherein the external connection terminals include first, second and third groups of terminals corresponding to the first, second and third interface control modes, respectively, and common terminals,

wherein the common terminals include a clock input terminal, a power supply terminal and a ground terminal,

wherein the first group of terminals includes four data terminals and a command input terminal,

wherein the second group of terminals includes eight data terminals and a command input terminal, and

wherein the third group of terminals includes four data terminals, an insertion/removal detection terminal and a bus status terminal.

86. (New) A multifunction card device comprising: a wiring substrate;

external connection terminals on the wiring substrate; an interface controller disposed over the wiring substrate and coupled to the external connection terminals;

a memory disposed over the wiring substrate and coupled to the interface controller; and

a security controller disposed over the wiring substrate and coupled to the interface controller,

wherein the interface controller has a plurality of interface control modes for controlling an external interface action to an outside of the multifunction card device and a memory interface action to the memory, and the interface controller is adapted to control the external interface action and the memory interface action by one of the interface control modes according to an instruction from outside of the multifunction card device,

wherein the interface control modes include a first interface control mode, a second interface control mode, a third interface control mode and a fourth interface control mode,

wherein the external connection terminals include:

first, second, third and fourth groups of terminals corresponding to the first, second, third and fourth interface control modes, respectively,

first common terminals for the first, second and third interface control modes, the first common terminals including a clock input terminal and a power supply terminal,

a second common terminal for the first, second, third and fourth interface control modes, the second common terminal being a ground terminal,

wherein the first group of terminals includes four data terminals and a command input terminal,

wherein the second group of terminals includes eight data terminals and a command input terminal,

wherein the third group of terminals includes four data terminals, an insertion/removal detection terminal and a bus status terminal, and

wherein the fourth group of terminals includes a clock terminal, a data input/output terminal, a reset terminal and a power supply terminal.